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WEATHER.
 WASHINGTON, Nov. 27.—For lower and upper Michigan: Fair; preceded by snow in eastern portion; variable winds.

HEALTHY FINANCES.

In spite of ominous rumors to the contrary many gratifying statements are to be found in the United States treasury's report. There is a marked improvement in the condition of the public debt. Bonds that had reached maturity have been exchanged for bonds bearing a lower rate of interest and payable at the option of the secretary of the treasury. Loans payable on demand have nearly all been settled, and loans resting upon the credit of the United States have been materially cut down. This has been accomplished by the use of the \$107,000,000 surplus and by drawing upon the funds in the treasury. There has been a decrease of \$37,000,000 in the revenue of the government, but this does not reflect in any way upon the financial policy of the administration. The revenues have been sufficient to meet the wants of the government economically and honestly administered. There was a decrease of \$10,000,000 in the expenses during the fiscal year.

The report shows that there was an increase of \$150,000,000 in the amount of money in circulation, most of which is in the hands of the people rather than locked up in the vaults of the treasury and sub-treasuries. While a large amount of money in circulation does not necessarily indicate national prosperity, yet loans are easy and the condition of trade is excellent. About \$17,000,000 in gold is reported in excess of that used in industrial pursuits. Efforts to retain a strong reserve of gold have been in the main successful. There have been the usual fluctuations in the amount, but these must necessarily continue so long as silver and gold bear the present relations. The report is of more than ordinary interest, dealing as it does with the financial condition of the United States directly following the passage of the McKinley bill. The law has had if anything a healthful and stimulating effect upon the country, its industries and its finances.

RAILROAD RATES.

There seems to be as yet no definite plan agreed upon by the railroad companies for a uniform rate or even a reduced rate of fare for the accommodation of world's fair travel. The questions have been considered in turn by the presidents of the trunk lines and the general passenger agents of many of the principal roads, but they are still unsettled. Whatever plan is to be adopted should be adopted at an early date, else the opening of the fair will be upon us and more or less confusion will prevail. It is for the interests of the roads that this should be done under a formal agreement. If it be permitted to drag along until the last railroad rate war will be inevitable and the roads themselves will be great sufferers. It is unfair to insist that the railroads shall make all the concessions for the benefit of the world's fair. The hotels and water lines ought to be invited to reduce rates to a point in keeping with reason, but the popular mind seems to be oblivious to excessive hotel ratings so long as there is a prospect of reducing rail rates. With a rail rate of 2 cents a mile it has been demonstrated that the majority of railways are unable to pay operating expenses except as they draw upon freight earnings. The roads seem to be willing to concede a rate of one and one-third fares, but the public demand a lower rate. It is probable that the only solution to this conundrum will be by way of cheap excursions, and they may be run as frequently as the capacity of the roads will accommodate. The theory that it costs as much to transport ten passengers as it does to carry twenty is a palpable one on its face, but if ten cannot be carried at a reasonable profit it would be absurd to make a lower rate on more than that number, which would have no other result than to swell the deficit. The railroads may be relied upon to do the fair thing, but they ought to get together, so to speak, and agree upon a fixed and unalterable plan right away.

MONEY MATTERS.

Repeating his assertion of last week Henry Clews emphasizes the fact in his current weekly advice that the stock and money market has felt no injurious effects from the recent elections. Because of an extraordinary movement of gold from London to Russia he predicts a drain upon the gold of this country, but not an immediate one. He can see little promise of tangible results from the Monetary Conference and expresses the fear that its deliberations will reveal even greater dangers to the stability of the metals for coinage purposes. As to the silver problem he thinks the possibilities for good or for evil intensifies the situation as it exists in the United States. "It must be regarded as highly improbable that the conference will reach any agreement."

MONEY MATTERS.

Several students have been expelled from a Kentucky college because they painted a fellow student red. Red is the favorite Kentucky color. Mr. Cleveland neither went to church nor fishing yesterday. Probably he took that drive to locate a good bird ground. Nature's tale nor tidings of the comet last night. It has evidently canceled its date in Grand Rapids. There was a brilliant display in the atmosphere last evening. It wasn't meteoric nor borealis, but the shining, faintly falling snowflakes were pretty outlined in the glare of the electric lights. Thus the reputation of the astronomers was saved.

MONEY MATTERS.

Adlai hasn't any time to go duck hunting. He's too busy sharpening that ax. Stranger in Town—"Sis, why don't you get your hair cut?" "Sis—" "Cause, when I get a little older I'm going to be a Circassian beauty; father is the fan-lipped buzzard, and mother is the Sumatran cork-chewer, and I've got a sister what can swaller terbacker an' the her car into a true lover's knot."—Life. Motherly Consolation.—Mother (reading over a batch of her son's rejected jokes)—"I'm sure I can't see, John, when the editors print such stupid jokes, why they reject yours."—Life. "Never mind, old boy. Every dog has his day." "But I didn't have a day. She broke the engagement eighteen hours after it was made."—Detroit Tribune. Mother—"So you wish my daughter for your wife?" He gallantly—"Partly that, madam, and partly that you may be my mother-in-law."—Detroit Free Press. Charley Seaman—There is one fatal objection to a one-act play. "What is it?" Charley Seaman—"You can't go out between it."—Puck. Teacher—Johnny Jinks, did you throw that spitball? Johnny—No, ma'am. I ain't got mine chewed yet.—Street & Smith's Good News. Edna—What do you suppose makes Tom write such awfully gushing letters? Kate—"Oh, I suppose he uses a fountain pen." Chicago Inter Ocean. Turner Van Newleaf—I'm going to turn over a new leaf. Jack Binkhuy—Better turn down the corner, so you won't lose your place.—Puck. "Why did your nurse leave?" "The baby came down with the mumps, and it seems the policeman had never had them."—Puck. He—You look sweet enough to kiss in that gown. She—I have several more just like it. —Closely Review. "B-because," he stammered, "I have thirteen brothers and sisters." N. Y. Herald.

MONEY MATTERS.

At the Pilgrim Mothers' dinner to be given at the Plaza hotel, New York, December 23, the speakers will be Mrs. Elizabeth Cady Stanton, Isabella Beecher Hooker, Carrie Lane Chapman, Charlotte Emerson Brown, Mary Armour Howell and Lillie Devereaux Blake.

General Casius M. Clay, now 80 years old and one of the last survivors of the diplomats of his day, has presented his library, statuary and paintings to the county in which he lives (in Kentucky) as the nucleus of a public library.

Miss Mary Abell, daughter of the late A. R. Abell, founder of the Baltimore Sun, has taken the white veil at the chapel of the Academy of Visitation in Wilmington, Del. The name that she chose was Sister Mary Joseph.

Rev. J. T. Bishop, a retired minister of the Methodist church, died on Monday at Springfield, Ohio, after making arrangements for his funeral, saying with his last gasp he didn't want trouble his relatives with such details.

Bishop Foster of the Methodist church says he is one of only eleven in all the world who have preached the gospel for fifty-five years consecutively and without rest.

H. P. Albert of Philadelphia belongs to more secret societies than any other man in the United States, being enrolled in seventy-eight of them.

Ross Turner, the well-known artist, will leave Salem, Mass., next month for Japan, where he expects to remain several months.

Recent gifts to the building fund of the New York Press club are from W. C. Whitney, \$1,000, and J. G. Bennett, \$1,000.

Bjornstjerne Bjornson, the Norwegian novelist, will visit England in December for the first time.

Postmaster General Wannamaker says he is not going to open a tag retail store in Washington.

Ex-President Barillas has been ordered by the courts of Guatemala to pay his barber's bill.

Mary Anderson is said to be an enthusiastic fisherwoman.

STATE PRESS GOSSIP.
 "Railroad Jack," a character well known to railroad men all over the country, passed through the city yesterday evening in his old style, viz. in a hack mock swung underneath a car. For the past twelve or fourteen years Jack has traveled all over the country in this manner. The hammock now used by him covers him entirely. He hooks on to the car trucks and rides undisturbed by conductors. Jack's last visit to this city was about a year ago.—Jackson Star.

Jim Corbett, the runaway sea lion, is taking an extensive pleasure trip around Lake Michigan. His last stopping place was at Kewauqua, where he was entertained by Charles Peterson, the lighthouse keeper at that point. He stopped only a short time and continued his journey north toward Adnaqua.—Grand Haven Tribune.

Meers, Pott and Tubbs returned last week from a two weeks trapping expedition on the Battle Creek. They had very fair luck, catching 300 muskrats, ten coon and ten mink, for which they received \$55.—Olivet Optic. And some people say there's nothing in names.—Grand Lodge Independent.

A beggar was arrested at Manistee charged with vagrancy. A lenient judge simply assessed him the costs of the case. The beggar got out a purse to pay the fine and, lo, the purse contained \$2,000 in cash. The judge fell off his chair.—Manton Tribune.

When you get mad and think of walloping the editor for something he has put in the paper, just stop a moment and consider what he might have said if he had wanted to, and give him due credit for being very moderate.—Chicago Union.

It may be a trifle superstitious, but perhaps that comet was the fool killer, when it got near enough to see that Cleveland was elected he changed his plan and started for the man in the moon.—Cheboygan Democrat.

The two hotels are now running opposition free buses and looking out for all the trade there is going. It looks more like business than an attempt to make one bus answer for both.—Stanton Clipper.

Our new brass band made its first public appearance as an organization on Tuesday evening, and did remarkably well. It is going to make a band that Shelby will be proud of.—Shelby Sentinel.

FOR AND ABOUT WOMEN.

Dear ladies, you may see in this picture a cap for a young woman. This is made in beige-colored velvet, the crown is of dull bronze spangles, embroidered on crepe. A double roll of velvet is twisted around the edge. The feathers in front are in the form of antennae, and pins in the Egyptian style are fastened here and there in the velvet.

Let us caution women who make their own millinery not to attempt too much. Don't fancy, for instance, that you can accomplish the Prince of Wales feathers now seen on hats, by fastening two feathers back to back and sticking them upright on your bonnet. They won't.

She can safely stick fifty pins in her dress while he is sticking one under his thumb nail.

She can talk as sweet as peaches and cream to the wife and the babies, while two men would be punching each other's heads before they exchanged ten words.

She can throw a stone with a curve that would be a fortune to a base-ball pitcher.

She can say "no" in such a low voice that it means "yes."

She can sharpen a lead pencil if you give her plenty of time and plenty of pencils.

She can dance all night in a pair of shoes two sizes too small for her and enjoy every minute of the time.

LATEST THING IN FURS.
 The girl who can suspend her watch from a big gold beetle with diamond eyes and two olivines set in his back will probably be supremely happy because it is the very latest thing in watch-fobs and a novelty besides, two things that every well regulated girl signs for, hints for and finally gets in the toe of her silken hose on Christmas morning. A diamond pendant always makes an acceptable gift for those who can afford it, and nothing could be lovelier in an open breath of tiny flowers, the diamonds set in platinum. When worn on a snowy throat the effect is dazzling.

ELEGANCE OF FORM.
 Among the general rules to be observed by those who aspire to stylish elegance of appearance, the first and most important is that all efforts must tend to widening the shoulders by means of large, full sleeves, and lace drapings over the shoulders and across the breast. And the second is that equally strenuous efforts must be brought to bear to do away with all protuberances about the hips by means of most carefully fitted princess gowns and under-garments.

CORRECT TEA AND COFFEE.
 A gentleman has just returned from the east, and while there found out the only "correct" way to make good tea and coffee. The "chef" of the Palace hotel said: "Put your tea and coffee in their respective pots and fill with cold water and set off the range as soon as boiling, and you will enjoy the privilege of drinking tea and coffee as they should be made. Your coffee will be golden and your tea will taste like nothing you ever drank before."

BOOKS AND MAGAZINES.
 "Blue and Gray" is the title of a patriotic monthly magazine, the prospectus of which is before us. On the front page of the cover (beautifully lithographed in several colors) is a picture of a typical war-time federal soldier and a Confederate soldier, clasping hands, around whose figure is draped the flag of the Union. The magazine will certainly prove a boon to the younger generation, making all forget the color of the uniform in appreciating the great reason for pride in the glory won by the old soldiers; all were Americans, all our fathers and grandfathers. Their deeds, irrespective of the uniform, belong in common to all—no north, no south.

James Whitcomb Riley, in addition to being the best dialect poet we have, is one of the best story-tellers in the world. He has given away the secret of his success both as a poet and as a story-teller in an article in the December Forum on "Dialect in Literature," in which he tells the difference (which is a radical and important difference) between a man who knows the people that speak dialect and the man who tries to thrust a dialect on people who speak another dialect. He does not know for dialect is deeper than mere speech; it is a report of character.

The Christmas number of Scribner's Magazine is made notable by the great richness and variety of its illustrations, including a novelty in magazine pictures—a colored frontispiece—reproducing in fac-simile the rich effect of a water-color painting, made for this magazine by L. Marchetti. The literary quality of the number is indicated by the distinguished list of contributors, including such names as Thomas Bailey Aldrich, Archibald Forbes, George W. Cable, Frank D. Miller, H. H. Boyesen, Octave Thanet, George A. Hibbard, Will H. Low and Kenyon Cox.

Mr. Stoddard says: "If the lovers of fiction pure and simple are as weary as we are of the multitudinous manufactures of English and American novelists, they will occasionally read the translations of stories of foreign origin issued in the 'Sunshine Series' of the Cassell Publishing company, the last of which exhibit the best characteristics of the modern school of fiction. They are 'The Child of the Ball,' by Pedro Antonio de Alarcon, and 'A Christian Woman' and 'The Swan of Villamorta,' by Emilia Pardo Bazan.

Neither time, thought nor expense will be spared to establish Worthington's Illustrated Magazine as an ideal home magazine, whose coming January 1, 1903, shall be looked forward to with eager interest by all. It hopes to make itself indispensable in every family and to be received by the reading public from the first appearance with cordial and appreciative friendliness.

While Mr. Howells will not, during 1902, continue his literary work to any single periodical, it may be authoritatively announced that he has entered into a contract with the Ladies' Home Journal whereby his most important work will, for some time to come, first see print in the pages of that magazine.

JUDGE WAXEM'S PROVERBS.
 You don't say tell a statesman by the length of his speech. Worthington.

A man be an offensively partisan an still bet again his party. Wimmen air too luvly to vote. A boughten vote is likely to spile. The bigger the skunk the bigger the price for his influence.

A politician with a pull is some bigger'n a plain statesman. Some men won't hold office, but they air skceere. Christianity aint recognized at the polls.

The goddess of liberty is the biggest man in this country. The vice-president is only something to fall back on in case of accident.—Free Press.

NEWS OF THE HOTELS.

"Your American feast, Thanksgiving day, you call it, is a jolly good idea. Personally I'm thankful that I'm here," said Dr. R. K. Freeman, guest into the grate fire in his room at the Warwick last evening. His bearing certainly carried force with his words. He looked thankful.

"What's the story, doctor?" "For a moment the man questioned looked at the crackling logs, then, calmly drawing up in his arm chair, proceeded to place himself immediately in the rear of a large and fragrant Perfecto before answering: "Taken off a burning ship in mid-ocean."

A hammock tossed into the room could have created no more amusement.

"You see," said Dr. Freeman, plainly enjoying the astonishment of his listener, "last year I was surgeon on the Alaska of the Gunion line. She was laid off for a couple of trips for repairs, and the Abyssinian, I think, took her place, the officers and crew of the Alaska manning her. The outward bound trip was made all right and on time, though the Abyssinian was no greyhound."

"We left New York on December 13, with a cargo mostly cotton and 141 souls on board. We had fair winds and sea behind us until we were five days out, in mid-ocean."

"December 18 was a rather memorable day for the purser, Albert Brandt and myself, it being the anniversary of Brandt's marriage and also of the day I took my degree. We had made arrangements to have a little celebration in my cabin. Brandt had some wedding cake and I had a bottle of 'cham' on ice so the cake would go down easily. Blasted heavy stuff wedding cake! About 11 o'clock Brandt left my cabin to do some work and I stretched out on my bunk to get a bit of a snooze. I had not been asleep ten minutes before Brandt came in and shook me."

"Freeman, get up! the ship's on fire," he said. "The devil it is," said I. "You can't get me out on that, Brandt. I'm going to sleep." And I rolled over and went to sleep again, thinking how Brandt fell down. I'd just gotten nicely under way when Brandt awakened me with the same tale.

"See here, Brandt," said I, "stop this foolishness. The ship can't burn and be banged. I'm bent on sleeping." "Burn then," replied Brandt, and he slammed the cabin door after him.

Dr. Freeman paused long enough to produce two perfectos, one of which he was soon enjoying. "I tried to sleep again," continued the doctor, "but for the life of me I could not forget Brandt's 'burn then.' That it was a sell I did not doubt. As my chum was out of sight I thought I'd look about the cabin a bit. When I stepped out of my room I saw the men laying the hose."

"Hello!" says I. "What's up?" "Ship's afire, sir."

"I had no idea that it was bad. Thought it was a little blaze that would soon be put out. So I sauntered upon deck, easy like, so as not to alarm the passengers. And once there I put my hand on my cap and looked about the sea. On turning I saw a little smoke coming up the ventilators. The old man was on the bridge and I went up to him."

"Doctor, you and Mr. Brandt go below and amuse the passengers. Keep them quiet, you know, and in an hour Brandt and I made blowing axes of ourselves below, and then I went on deck to see how things were getting on. Smoke

was pouring out of the hatch, through the deck and out of the ventilators. About fifteen miles away was the smoke of a steamer. When I saw that smoke I felt easier."

"The old man, Capt. George S. Murray, there's no better sailor on the seas, called me and ordered me to get the stewards and clear away the beds. Our signal of distress was already flying. I never worked harder in my life. The stiff breeze was nearly half a gale, and to make matters worse, it began to snow. Lord, it was cold! The poor devils at the pumps were nearly frozen. The smoke drove the passengers on deck, and few had time to get a wrap. So they suffered from lack of heat, though there was a seething hell in the heart of the ship. Suddenly the engines stopped and we were rolling in the trough of the sea. We got the women and children into the life boats and started to lower away. Just then a big, black-bearded German started to drop into one of the boats. I caught him by the neck and trousers and hauled him back on deck. The blasted coward tried the same dodge again, but I caught him on the point of the chin and he dropped to the deck like an ox."

"By this time the steamer was near enough for us to see that she was the Spree, Captain Willigord, of the north German Lloyd. We signaled her and sent two boats with our second Officer Pollok, who has any amount of medals for saving lives at sea."

"The old man, the chief officer, the barkeeper and myself had to wait for the Spree's boat to come back for us. It was ticklish business, for we expected an explosion every moment."

"The people of the Spree did everything possible for our comfort. Among her passengers were Mrs. E. R. Carpenter, Mrs. W. S. Hull and Miss Jane Freeman of Grand Rapids. It was through them I decided to locate here, for you see I can join you on giving thanks, for I'm thankful I'm alive."

HIT AND MISS STORIES.
 Just as a Michigan bear was about to hug a man to death a woman, who had never before fired a gun, appeared on the scene and shot the animal dead with a rifle. When a bear attempts to infringe on woman's rights it is just simply good-bye bear.—Indianapolis Journal.

There is a boomerang quality in the poetic justice which has decreed that the World's fair shall be held, after all, in a democratic city, in a democratic state and under a democratic national administration.—New York World.

Perhaps the railroads don't want to carry people to the World's fair next year. One might at least infer as much from their refusal to make concessions for the matter of fares.—New York Press.

Electing Mrs. Lease as national senator from Kansas might be a means of doing away with secret sessions without too much violence to tradition or received usages.—Philadelphia Times.

"You should have heard me sing 'Let Me Dream' last evening," said the young woman who vocalizes. "I did," replied the young man whose room is just over the parlor piano, "and it expressed my sentiments exactly."—Washington Star.

The Reverse of Romance.—Publisher—"Is your novel realistic?" Author—"It is. The hero and the heroine get married in the first chapter and are unhappy ever afterward."—New York World.

"Are you superstitious?" he asked. "I? Not a bit," laughed the dear girl. Why?

Grand Clearance Sale!
 NOT OF
 BOOTS AND SHOES,
 RUBBERS,
 —OR—
 GENTS' FURNISHING GOODS,
 —BUT—
 MACHINISTS' TOOLS!

TO-DAY the Postal Employee's fair, to last one week to raise a fund to pension sick, old or permanently disabled employee's of the N. Y. Post Office, will open in Madison Square Garden in that City.

A. B. DeFrece who conducted the Actors Fund Fair that netted \$175,000, will manage the enterprise. Postmaster-General Wannamaker will open the fair in person.

We offer a line of superior Tools to you Machinists and Draughtsmen at a less price than the jobber's cost. Run your eye over the following list and surely you will find something that will be of interest to you:

Keenly Patent Protractor. Chapin Try Squares. Graduated Steel Scratch Gauge. Wright's Graduated Calipers. Culver's Patent Calipers. Wyke's Universal Gauge. Plain Blow Pipes. Steel Straight Edges.

Draughtmen, Machinists and Artisans will find in the line of tools we show many things that will be of the greatest interest and profit to them.

A DAY OR SO AGO
 We remarked that as yet we had had no snow. Now we articulate that we have had some, and the way our stock of
 Coasters, Hand Sleighs and Sleigh Bells
 is disappearing, opens the eyes of the oldest inhabitant. KNOW SHOVELS are in their glory and among the prevailing styles this season we mention the following:
 All Steel, Steel Point.
 Long Handled, Steel Point.
 Short Handled, Bonanza and Boys.
 All warranted to work easier and clean quicker than any other shovel made.

MONROE ST.